A M E N D M E N T S to the C L A I M S

A detailed listing of all claims that are, or were, in the present application is provided below. The status of each claim is identified, and markings indicate the changes that have been made to all claims being currently amended by this Amendment.

1-2.   (CANCELLED)

3.   (PREVIOUSLY AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

determining a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account;

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining the reimbursement amount comprises:

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the financial account a second charge amount based on the reimbursement amount, if the charge data satisfies the reimbursement rule.

4-5.   (CANCELLED)

6.   (PREVIOUSLY AMENDED) The method of claim 3, in which the charge data indicates a transaction date;

and further comprising:

applying to the at least one of the credit card account and the debit card account the second charge amount after a predetermined time after the transaction date.

7.   (PREVIOUSLY AMENDED) The method of claim 6, in which the step of applying to the at least one of the credit card account and the debit card account the second charge amount is performed if the second charge amount has not been paid before a predetermined time.

8.   (PREVIOUSLY AMENDED) The method of claim 3, in which the charge data further includes a signal that indicates approval to charge at least a portion of the transaction amount to the financial account.

9.   (PREVIOUSLY AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an account holder;

determining a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

applying to the financial account an amount based on the charge data if the charge data satisfies the reimbursement rule.

10-11. (CANCELLED)

12.   (PREVIOUSLY AMENDED) The method of claim 9, in which the charge data further includes a signal that indicates approval to charge the financial account.

13.   (PREVIOUSLY AMENDED) The method of claim 9, in which the charge data indicates a transaction date;

98-017 RS 11.14.02

and further comprising:

applying to the at least one of the credit card account and the debit card account the amount based on the charge data after a predetermined time.

14.   (PREVIOUSLY AMENDED) The method of claim 13, in which the step of applying to the at least one of the credit card account and the debit card account the amount based on the charge data is performed if the second charge amount has not been paid before a predetermined time.

15.   (PREVIOUSLY AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates at least one of a credit card account and a debit card account of an account holder, a first merchant and a transaction amount;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, whereby determining whether the charge data satisfies the reimbursement rule; and

apportioning the transaction amount among a plurality of financial accounts, each financial account being associated with a respective reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

16-17. (CANCELLED)

18.   (ORIGINAL) The method of claim 15, further comprising:

determining the plurality of financial accounts from the reimbursement rule.

19.   (ORIGINAL) The method of claim 15, in which the charge data further includes a signal that indicates approval to apportion the transaction amount among the plurality of financial accounts.

98-017 RS 11.14.02

20.   (PREVIOUSLY AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an account holder;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule; and

charging at least one of a plurality of financial accounts, each financial account being associated with a respective reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

21.   (CANCELLED)

22.   (ORIGINAL) The method of claim 20, in which the charge data includes a signal that indicates approval to charge the at least one of the plurality of financial accounts.

23-33. (CANCELLED)

34.   (PREVIOUSLY AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

for each entry, determining if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and

if there is a financial account for the entry

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

98-017 RS 11.14.02

determining a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

35-37. (CANCELLED)

38.   (PREVIOUSLY AMENDED) An apparatus for processing a charge applied to at least one of a credit card account and a debit card account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

determine a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account;

determine a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the processor is operative to:

determine a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and

determine whether the first merchant corresponds to the second merchant, and thereby determine whether the charge data satisfies the reimbursement rule;

apply to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

apply to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

39.   (PREVIOUSLY AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

determining a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account;

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining comprises:

determining a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determine whether the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and

applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

40-41. (CANCELLED)

42.   (PREVIOUSLY AMENDED) An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates at least one of a credit card account and a debit card account of an account holder, a first merchant and a transaction amount;

determine a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determine whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

apportion the transaction amount among a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

43.   (PREVIOUSLY AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates at least one of a credit card account and a debit card account of an account holder, a first merchant, and a transaction amount;

determining a reimbursement rule that corresponds to the charge data, the reimbursement rule specifying a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and

apportioning the transaction amount among a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the reimbursement rule if the charge data satisfies the reimbursement rule.

44.   (PREVIOUSLY AMENDED) An apparatus for processing a charge applied to at least one of a credit card account and a debit card account, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an account holder;

determine a reimbursement rule that corresponds to the charge data, the reimbursement rule specifying a second merchant;

determine whether the first merchant corresponds to the second merchant, and thereby determine if the charge data satisfies the reimbursement rule; and

charge at least one of a plurality of financial accounts, each of the financial accounts being associated with a reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

45.   (PREVIOUSLY AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an account holder;

determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant;

determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule; and

charging at least one of a plurality of financial accounts, each of the financial account being associated with a reimbursing party, in accordance with the charge data if the charge data satisfies the reimbursement rule.

46-49. (CANCELLED)

50.   (PREVIOUSLY AMENDED) An apparatus for processing a charge applied to at least one of a credit card account and a debit card account, comprising:

a storage device; and

a processor connected to the storage device,

the processor operative with the program to:

98-017 RS 11.14.02

process a plurality of entries, each entry including charge data that indicates a transaction amount and at least one of a credit card account and a debit card account of an account holder;

for each entry, determine if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and

if there is a financial account for the entry

determine a reimbursement rule that specifies a second merchant, and thereby determine a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account; and

determine whether the first merchant corresponds to the second merchant, and thereby determine whether the charge data satisfies the reimbursement rule;

apply to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

apply to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

51.   (PREVIOUSLY AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder;

for each entry, determining if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and

if there is a financial account for the entry

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

determining a reimbursement rule that specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount if the charge data satisfies the reimbursement rule; and

applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

52-54. (CANCELLED)

55.   (PREVIOUSLY AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

processing a plurality of entries, each entry including charge data that indicates a first merchant and a transaction amount that was authorized to be charged to at least one of a credit card account and a debit card account of an account holder;

for each entry, determining if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and

if there is a financial account for the entry

determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises:

determining a reimbursement rule that specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, whereby determining whether the charge data satisfies the reimbursement rule;

applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and

applying to the financial account a second charge amount based on the reimbursement amount if the charge data satisfies the reimbursement rule.

56.   (CANCELLED)

98-017 RS 11.14.02

57.   (NEW) A method for processing a charge applied to a credit card account, the method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount,

an indication of a merchant, and

an indication of a credit card account of an account holder;

determining a reimbursement rule that is associated with the credit card account,

in which the reimbursement rule indicates:

a reimbursement condition,

a reimbursing party, and

a period of time for the reimbursing party to remit payment;

determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the merchant; and

if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;

applying the first charge amount to the credit card account;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party,

in which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment; and

applying the second charge amount to the credit card account if the reimbursing party has not remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment.

-12-

58.   (NEW) A method for processing a charge applied to a debit card account, the method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount,

an indication of a merchant, and

an indication of a debit card account of an account holder;

determining a reimbursement rule that is associated with the debit card account,

in which the reimbursement rule indicates:

a reimbursement condition,

a reimbursing party, and

a period of time for the reimbursing party to remit payment;

determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the merchant; and

if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;

applying the first charge amount to the debit card account;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party,

in which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment; and

applying the second charge amount to the debit card account if the reimbursing party has not remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment.

-13-

59.   (NEW) A method for processing a charge applied to a credit card account, the method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount,

an indication of a category of merchant, and

an indication of a credit card account of an account holder;

determining a reimbursement rule that is associated with the credit card account,

in which the reimbursement rule indicates:

a reimbursement condition,

a reimbursing party, and

a period of time for the reimbursing party to remit payment;

determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the category of merchant; and

if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;

applying the first charge amount to the credit card account;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party,

in which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment; and

applying the second charge amount to the credit card account if the reimbursing party has not remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment.

60. (NEW) A method for processing a charge applied to a debit card account, the method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount,

an indication of a category of merchant, and

an indication of a debit card account of an account holder;

determining a reimbursement rule that is associated with the debit card account,

in which the reimbursement rule indicates:

a reimbursement condition,

a reimbursing party, and

a period of time for the reimbursing party to remit payment;

determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the category of merchant; and

if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;

applying the first charge amount to the debit card account;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party,

in which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment; and

applying the second charge amount to the debit card account if the reimbursing party has not remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment.

98-017 RS 11.14.02

61.   (NEW) A method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount, and

an indication of a financial account of an account holder;

determining a reimbursement rule that is associated with the financial account of the account holder,

in which the reimbursement rule indicates:

a reimbursement condition, and

a reimbursing party;

determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the charge data; and

if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;

applying the first charge amount to the financial account of the account holder;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting to the reimbursing party a billing statement for the financial account of the reimbursing party,

in which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second charge amount within a predetermined period of time; and

applying the second charge amount to the financial account of the account holder if the reimbursing party has not remitted a payment of the second charge amount within the predetermined period of time.